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AUTHOR Herrmann, Robert O.
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ABSTRACT

A study examined historical changes in the content of consumer education and factors associated with these changes. Analysis was based on key writings on consumer education and an examination of fifteen high school texts published between 1938 and 1978. Only a few topics--budgeting, savings and investment, life insurance, and housing--received extensive coverage in all texts examined. A second group of topics were included in most texts and received extensive coverage when included (food, clothing, autos and transportation, banking services, social insurance, consumer law, and taxes). A third group of topics included in almost all of the texts received coverage varying in adequacy and length (non-profit information services, government regulatory activity, and consumer role in the American economy). Despite recognition of their importance, a fourth group of topics (health, education, recreation, provision of public services, consumer rights and responsibilities, consumer problems, and action to improve consumer protection) received even more variable treatment. Variations in inclusion and treatment of topics often appeared related to different disciplinary perspectives (home economics, social studies, business education). The content of consumer education has only partially responded to social and economic changes and new concerns such as inflation, working wives, product safety, and control of corporate power. (Author/YLB)

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The Historical Development of the Content of High School-Level Consumer Education: An Examination of Selected Texts, 1938-1978

by

Robert O. Herrmann

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SUMMARY

This study examined historical changes in the content of consumer education at the high school level and factors associated with these changes. The analysis is based on key writings on consumer education and on an examination of 15 selected high school level texts published over the period 1938 to 1978. The content of these texts was classified into 50 topic categories and the number of pages devoted to each topic in each text was recorded.

The results suggest that even after 40 years there is only limited consensus about the content of consumer education. Only a few topics were found to have received extensive coverage in all the texts examined (Budgeting, Savings and Investment, Life Insurance and Housing). A second group of topics was found to have been included in most of the texts and to have received extensive coverage when included (Food, Clothing, Autos and Transportation, Banking Services, Social Insurance, Consumer Law and Taxes). The variations in inclusion of these topics appeared related to differences in disciplinary perspectives among home economics, social studies and business education.

A third group of topics was found to have been included in almost all of the texts, but to have received coverage which varied in adequacy and length (Non-profit Information Services, Government Regulatory Activity and Consumer Role in the American Economy). A fourth group of topics received even more variable treatment despite the widespread recognition of their importance (Health, Education, Recreation,

Provision of Public Services, Consumer Rights and Responsibilities, Consumer Problems and Action to Improve Consumer Protection). The inadequate coverage of these topics appeared related to differences in disciplinary perspective and to the absence of the conceptual work needed to facilitate their application in consumer education. An additional factor which contributed to the neglect of these topics was felt to be the generally conservative stance of the field of consumer education.

It was concluded that the content of consumer education has been only partially responsive to social and economic changes. Some recognition has been given to changes in spending patterns, but little attention has been given to inflation and its effects. Nor has consumer education taken account of the increasing number of working wives. Consumer education appears to have remained relatively uninfluenced by the major concerns of the contemporary consumer movement. While informational topics and new consumer legislation have been incorporated into texts, it was found that other major concerns such as product safety and the control of corporate power had been largely ignored.

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INTRODUCTION

The importance of clarifying the content of consumer education was recognized early in the life of the discipline (Wilson 1939; Tonne 1941, p. 187). It has been a persisting problem and focus of concern since that time. The succession of federal, state and locally produced curriculum guides in recent years is one evidence of this continuing concern. Because of the interest in clarifying the content of consumer education, it seems useful to examine the development of the field and the forces which have influenced this development.

This paper will examine the historical development of high school level consumer education curricula in the period since the mid-1930's and the effects of external social and economic forces as well as internal forces within consumer education. Such an approach should help to explain how the content of consumer education has evolved. In addition, it should serve to identify areas of agreement and disagreement on content, and to pinpoint areas where further thinking and work is needed. The paper is based on key writings and speeches on consumer education since the 1920's and on an analysis of representative high school texts published since that time.

PREVIOUS STUDIES

A few past studies have attempted to determine the content of high school consumer education courses by examining course outlines and textbook content. They have found high school courses in the field to vary widely in content.

Harap examined 71 outlines for college and high school courses in consumer education for his 1938 study (Harap 1938). His analysis

included 35 high school courses. These courses most frequently were offered by business departments, followed closely by home economics and social studies departments. For his analysis, Harap classified topics into 71 categories. Harap found that there were only 4 topics included in more than half of the high school courses: Food, Clothing, Advertising and Buying in General. A few other topics also were frequently included: Insurance; Banking Services; Household Accounting and Budgeting; Government Aid to the Consumer; Role of Consumer in Economic Society; and Buying and Renting a Home. Overall, only 10 of the 71 categories used by Harap were included in the 40 percent or more of course outlines examined.

In a 1941 study of the content of consumer education, Tonne examined 12 high school course outlines. He concluded, "Obviously consumer education is still far from crystallized in its content." He went on to note, "It probably never should become a static type of training, for when it does it will fail to keep up with the changing character of individual and group consumption." (Tonne 1941, p. 203)

In his 1941 study Harmon Wilson concluded that the emphasis of particular courses depended on the department sponsoring them. His study is based on 158 schools' responses to a mail questionnaire. He found that courses under home economics sponsorship emphasized buymanship topics along with information use and budgeting; courses within business education emphasized money management topics along with some consideration of general buying procedures. Courses in social studies, in turn, emphasized governmental protection efforts, economic problems, transportation and taxes (Wilson and De Brum 1941).

Harap and Price in 1944 examined 110 high school and 12 college course outlines and compared the results to those of Harap's 1938 study (Harap and Price 1944). The categories used to classify topics were extended from the 71 used in 1938 to 91. A total of 15 topics were included in 50 percent or more of the high school course outlines. This number can be contrasted to the 4 topics included in over 50 percent of the high school outlines examined in 1938. The difference seems to suggest increased consensus about the topics which should be included in a high school course.

Wilhelms in 1943 reported on an analysis of 13 high school texts. He found them to differ widely in approach and noted, "The books may almost be classified according to their relative emphasis on particular commodities and on general social problems." (Wilhelms 1943, p. 76) The typical text, he indicates, fell in between these two extremes and included both types of topics.

More recently the Purdue Consumer Education Study directed by Joseph Uhl examined the consumer education topics taught in junior high, senior high, and adult education courses (Uhl 1970a). The study is based on 304 responses from a national sample of school districts in 1969. Consumer education topics were classified into 20 categories for the purpose of the study. In courses at the 10th to 12th grade level which included consumer education topics, it was found that only 4 topics were included in more than 50 percent of the courses. The 20 topic categories used were included in 28 percent or more of the courses (Uhl 1970a, p. 80-81).

The results of the Purdue study indicate substantial differences in emphasis among departments. In courses which emphasized consumer topics (5 or more periods of the course devoted to them) in senior and junior-senior high schools, it was found that Clothing, and Family Income Management were included in more than half of the courses offered in home ec[illegible]cs. Courses in business education departments included Consumer in the Economy; Consumption, Production and Income; Family Income Management, Savings, Investment; Credit; and Risk, Insurance in more than half of the courses offered. Only two topics were included in more than half the social studies courses, Consumer in the Economy and Consumption, Production, Income. Only Consumers in the Market and Credit were included in more than half the distributive education courses (Uhl 1970a, p. 86).

It is useful to note that there were certain topics which were not typically included in the offerings of any of the four departments. The 6 categories, Transportation, Leisure, Education, Health, Consumer Organization and Consumer Information were included in less than 25 percent of the courses in each of the four departments.

Overall, there is little clear evidence in these studies, which cover a 30 year period, of an increase in consensus about the content of consumer education. The relatively small number of topic categories used in the Purdue study could have been expected to have increased the percentages reported for each topic compared to earlier studies which used a larger number of categories. This did not, however, occur. One reason may be that the criterion for inclusion in the Purdue study brought in many courses which would not usually be regarded as consumer education courses.

THIS STUDY

The overall goal of this study was to identify the topics which have, over time, formed the core of consumer education and to determine the changes which have taken place in this core. An effort also was made to identify the forces which led to these changes. These forces were expected to include factors internal to the field such as the changing goals and philosophy of consumer educators and the everyday problems of classroom teachers in assembling a useful and coherent course which interests their students. Consideration also was given to forces external to the field including changes in educational philosophy and developments in other academic fields. Other external forces include broad social and economic changes, such as changes in real income and shifts in spending patterns, changes in product technology, war, depression and the influence of the consumer movement. Building on this historical base, this paper will suggest some needed changes in consumer education and will consider the forces which seem likely to facilitate and to constrain these changes.

Three criteria were applied in evaluating curricula and the topics included in them. It was felt that a curriculum should:

1. Form a logical, coherent, teachable whole,
2. Involve students by addressing their perceived present needs and should, further, meet their more objectively identified present and future needs,
3. Provide a basis for the accumulation and development of new knowledge.

This paper was based on a review of key works of consumer educators in the period since the 1920's and on an examination of 15 representative

high school texts published since the late 1930's. It was felt an analysis of representative textbooks would provide an insight into educational thinking at different points in this period. Such an analysis can provide some insights into actual educational practice, although it is recognized that not all consumer education teachers use texts and that many who do supplement the text with other materials.

The discussion is organized into four major areas:

Choice-Making - the role of standards and personal values in guiding decisions.

Financial Management - the management of income and other resources.

Buymanship - wise retail buying.

Consumer Citizenship - the economic role of consumers, their rights and responsibilities and the protection of consumer rights.

This classification follows the typology suggested by Andrews (Andrews 1941), Tonne (Tonne 1941, p. 93) and others.

All the texts selected for examination were comprehensive in scope, providing coverage of all four of the major areas identified above. The texts were chosen to represent five periods on which attention was centered:

1938-1940 — The period in which the first consumer education texts were published; these were outgrowths of earlier business education texts by the same authors.

ZuTavern and Bullock, The Consumer Investigates (1938).

Shields and Wilson, Consumer Economic Problems (1940).

1951 — The early postwar period, marked by publication of Wilhelms' Consumer Living, the result of an extensive study of consumer education needs.

Wilson and Eyster, Consumer Economic Problems (1951).

Wilhelms, Consumer Living (1951).

1959-1961 — The period just preceding the wave of Consumerism which began in 1966.

Wilhelms and Heimerl, Consumer Economics (1959).

Wilson and Eyster, Consumer Economic Problems (1961).

1970-1973 — A period sufficiently long after the beginning of the current wave of consumer unrest in 1966 that its effects could have begun to affect texts.

Schoenfeld and Natella, The Consumer and His Dollars (1970).

Warmke, Wyllie, Wilson and Eyster, Consumer Economic Problems (1971).

Warmke, Wyllie and Sellers, Consumer Decision Making (1972).

Jelley and Herrmann, The American Consumer (1973).

1975-1978 — The recent period, ample time has passed for the concerns of Consumerism to have had an effect on text content.

Schoenfeld and Natella, The Consumer and His Dollars (1975).

Warmke and Wyllie, Consumer Economic Problems (1977).

Oppenheim, Consumer Skills (1977).

Jelley and Herrmann, The American Consumer (1978).

Morton and Rezny, Consumer Action (1978).

The texts included differed somewhat in their stated or implied objectives. All had helping the student function more effectively in the marketplace as an objective. For some this was the sole objective. The successive editions of Consumer Economic Problems have had two additional objectives: (1) helping students understand how the economic system works and the interrelationships between consumers and the economic system; and (2) giving students an understanding of the economic principles needed for participation as a voter and consumer. Consumer Decision Making, which was a combination of selected materials from the eighth edition of Consumer Economic Problems and materials which previously had been in a supplementary volume, Consumer Guides for Buying, had similar objectives. Three other texts included the analysis of consumer issues as an objective, the two editions of The American Consumer and Consumer Action. To move beyond this very general discussion of objectives, it is, however, necessary to examine the content of the books on a topic-by-topic basis.

Text content was classified in 50 topic categories and the number of pages devoted to each topic was recorded for each text. Any such classification procedure is, of necessity, subjective. It is believed that the system chosen can, however, provide a fairly accurate indication of the general orientation of each text, the topics included and the depth of coverage given to each topic. A discussion of the classification procedures used and the detailed results of the analysis of the 15 texts is provided in the Appendix. Bibliographic information is provided in the References section.

CHOICE-MAKING

Choice-making was regarded as an area of major importance by many early consumer educators. They explained what they wished to include in the area in several different ways:

> Choice-making - factors involved in choosing between different kinds of commodities and services in terms of values sought.
>
> (USOE 1942, p. 6)

> An understanding and appreciation of how to make intelligent choices.
>
> (Price 1943, p. 86)

Emphasis on Choice-Making can be explained as a carryover of the strong 19th century emphasis on moral development and character building (Elson 1964, p. 1) and as a result of early 20th century concern with socializing the children of immigrant families. A statement by Kyrk exemplifies the concern in consumer education with teaching both scientific and social bases for consumer choice. She makes the following points:

1. There is widespread need for help. This need is a result of new scientific information about foods, etc., which cannot be left to the uncertain teaching of the family.
2. The prevalence of the vulgar and tawdry shows the need for aesthetic education. Such education has been the privilege of class, but should be made part of mass education.

3. Many new choices are open to consumers as consumption has been democratized. Knowledge about these choices has, in the past, been imparted by experience and social contact. The schools must help widen access to the needed knowledge.
4. The alternative educational agency - advertising and sales promotion - is inevitably biased in shaping wants and in providing information on how to satisfy them.

(Kyrk 1935, pp. 42-48)

Choice-making was expected to deal with such fundamental philosophical questions as "what ought I to want, what ends shall I seek...?" (Kyrk 1940, p. 81) and to assist students in developing general criteria for the allocation of resources. Both values and standards were spoken of as criteria against which consumption decisions could be evaluated.

Harap's pioneering work suggested that the criteria for choice could be based on scientific assessments of needs and could be standards in the fullest sense (Harap 1924). More recently, as consumption has risen above minimum requirements and the variety of ways in which requirements can be met has come to be recognized, emphasis has shifted to values as guides to choice.

Despite the primacy of position given choice-making in some early lists of objectives it soon became clear that the area was not actually being given much emphasis in the schools. Price found that while

choice-making had been rated by a jury of educator experts as the most important of four general objectives of consumer education, it was the one least often included in the high school course of study materials he examined (Price 1945). Price noted that the "causes for this omission could be attributed to the fact that choice-making is not easy to teach." (Price 1950, p. 304)

The difficulty of teaching the area was attributed by some to its poor development. Kyrk noted in 1940 that "we know little about the psychology of choice and as to whether or how values can be taught." (Kyrk 1940, p. 82) Tonne noted another problem, the fact that ideas about wise choice-making are constantly changing (Tonne 1941, p. 237).

The results of Harap and Price's study of high school course outlines in 1938 and 1944 suggests spotty coverage of values and decision-making (Harap and Price 1944). Under the heading of "Principles of Consumption," the most widely covered topic was Choice; it was included in only 17 percent (19 of 110) of the high school outlines examined in 1944. The next most frequently covered topic was Demand; it was included in 11 percent of the courses. The topics Consumption and Culture, Psychology of Consumption, and Wants were included in less than 10 percent of the outlines examined in 1944. Comparison of the coverage of these topics in 1938 with that in 1944 indicates a marked decline in the proportion of courses including them.

The Purdue Consumer Education Study combined the topics of Consumer Values and Goals and Choosing Among Alternatives under the broad category of The Consumer in the Economy. As a result, coverage of choice-making cannot be determined. The absence of a major heading

for choice-making suggests the failure of the topic to develop as a distinct, full-scale area (Uhl 1970a). Instead of being treated as a separate topic, values were treated in the same way they are handled in Economics. They were regarded as an aspect of demand, the implicit basis of demand schedules, and combined with other topics on the interrelationships of consumers and the economic system.

Values

Coverage of values in the 15 texts examined for this study was not uniform. The topic was omitted or given only limited coverage in some of the books more closely linked to business education (e.g., Consumer Economic Problems, The Consumer and His Dollars). It is interesting to note that no text since ZuTavern and Bullock's 1938 book has devoted as much space to the topic as they did. The ZuTavern and Bullock text devoted 40 pages to the topic and included discussions of the role of social custom, wasteful consumption habits and the effects of the desire to show off. The Veblenian influence clearly was present. Wilhelms' 1951 text devoted somewhat fewer pages specifically to values and decision-making but the overall approach strongly encouraged the examination of goals. There was, for example, strong emphasis on investment in personal development, health and education.

Discussions of the role of values in decision-making typically have depicted them as the initial step of the decision process. It seems more useful, however, to treat values as affecting the entire process. For example, values affect not only the budget allocation to transportation, but also the decision to replace one's old car, the

the selection of a new car and decisions about care and use. The Patricia Murphy's Spiral Process approach makes a useful contribution in depicting the influence of values throughout the decision process (Murphy 1974, Vol. 3).

Many problems arise in teaching about values because of the absence of any agreed-on taxonomy. The operation of values at various stages of the decision process suggests values must vary in scope and generality as well as subject. A recent article (Vinson, Scott and Lamont 1977) illustrates the various levels of values and the interrelationships of these levels. Vinson, Scott and Lamont demonstrate the possibilities of their approach with a discussion of the role of values in auto choices. They suggest three levels of values: (1) global values which operate at the most general level (e.g., an exciting life, logical); (2) domain-specific values which operate at the second level (e.g., non-polluting products, quiet products); and (3) product-specific values (e.g., quality workmanship, low pollution emission) which affect the choice of particular products.

Educators seem reluctant to get involved in considering the rightness or wrongness and goodness or badness of particular values. The teaching profession probably is well aware of the danger of such an approach in a heterogeneous society such as ours. It is one thing to teach love of country, honesty and thrift as 19th century educators unembarrassedly did. It clearly is something else to attempt to teach product-specific values such as gas-economy and biodegradeability.

Those educators who have chosen to deal with values have chosen the somewhat safer course of value clarification - helping students examine and understand their values. Creighton attributes

this avoidance of value judgments to the influence of microeconomic theory which takes values as given (Creighton 1976, p. 81). However, the neglect of values may be more a result of the problems of teaching an abstract and poorly developed topic than of the influence of economic theory. It appears that one of the values students in applied, vocationally-oriented areas such as consumer education share with their teachers is a preference for the concrete over the abstract.

Other fields have faced this same problem of dealing with values. The approach used by Cooperative Extension Service workers in public policy seems equally applicable in consumer education. The strategy used is to focus on the likely consequences of particular choices and let the audience evaluate the alternatives for themselves, recognizing that outcomes regarded negatively by some groups may be evaluated positively by others.

Decision-Making

As was the case with values, the coverage of decision-making in the 15 texts examined, was not uniform. Not all the texts which discussed values discussed decision-making and not all the texts which discussed decision-making discussed values. Clearly the topics have been regarded as separable.

One of the earlier discussions was that in Wilhelms' 1951 book (pp. 32-42). In discussing some of the goals of consumer education he set down what also can be regarded as considerations to guide decision-making: getting goals clearly in mind, getting the facts needed to serve as guides in decision-making, developing values as a

guide in decision-making, learning to recognize the consequences of choices for society (Wilhelms 1951, pp. 32-42).

Only a few texts, (e.g., Jelley and Herrmann and Morton and Rezny) have utilized the familiar multi-step decision-process suggested by Dewey (Dewey 1910, pp. 101-107):

1. Recognizing problem
2. Gathering relevant facts
3. Determining alternatives
4. Evaluating alternatives
5. Making final decision

The process seems to merit far more consideration as an organizing framework than it has been given. In consumer education, only Patricia Murphy's Spiral Process Series seems to fully utilize its potential for structuring the topics of consumer education (Murphy 1974, Vol. 3). The use of a decision process approach could effectively organize and integrate a number of diverse and sometimes neglected topics: values, information use, product use, product evaluation and redress procedures. Similar models, it should be noted, have served as frameworks for two highly successful college texts, Consumerism (Aaker and Day 1978) and Consumer Behavior (Engel, Blackwell and Kollat 1978).

Budgeting and Personal Resources

Budget-making can be regarded either as the implementation of choice-making or as a topic under financial management. In his book on consumer education methodology Tonne treated the topic as an aspect of choice-making and gave emphasis to the role of values in budget planning

(Tonne 1941, p. 223-224). It has been more usual, however, to treat the topic as an aspect of financial management (see Harap and Price, 1944); this seems appropriate when the chief emphasis is on the management of cash flow, financial control or record-keeping.

In their analysis of high school and college course content, Harap and Price found that Budgets and Accounts was, of the topic headings employed, the one most frequently included in high school courses in 1944. It was found in 67 percent of high school courses examined (74 of 110). Coverage of the topic was found to have increased sharply from Harap's 1938 study in which 46 percent of the courses examined had included the topic. Money and Money Management was included in 35 percent of the 1944 outlines, but had not been found in any of the 1938 outlines examined (Harap and Price 1944).

The Purdue Consumer Education Study found Management of Family Income included in 56 percent of the grade 10-12 courses they studied (Uhl 1970a). It was one of the most widely included of the topics studied, second only to the broad topic of the Consumer in the Economy.

The topic of Budgeting was covered in all of the 15 texts examined and received a significant amount of space in all. Budgeting typically was the subject of an entire chapter or separate unit. The number of pages devoted to the topic did, however, vary and may have declined somewhat from earlier years. In the texts examined, budgeting was treated largely as a matter of accounting. For this reason, budgeting usually was included among the topics in financial management rather than in the choice-making area.

The constraints put on choice-making by personal resources (e.g., income, assets, credit availability, time, skills and abilities) would seem to be an appropriate topic under the general heading of choice-making. An effort was made to identify significant discussions of this topic in the 15 texts examined. Coverage of the topic was spotty. Authors may have felt the topic was implicit in their presentations and did not need to be made explicit or developed in a separate section. Neglect of the topic has, unfortunately, some negative consequences. It leads to the neglect of the important concept of substitutability of resources and its application in dealing with home production, do-it-yourself, covenience foods and the use of credit as a substitute for savings.

The treatment of budgets as a device for financial management rather than as a device for implementing decisions deprives the area of choice-making of its most concrete topic. Without budgeting, the whole area of choice-making becomes even more abstract and remote. It was, perhaps, inevitable that without budgeting the whole area of choice-making would shrink and largely disappear.

FINANCIAL MANAGEMENT

Several different definitions have been used to describe the area of Financial Management. They are generally similar. One of the most useful describes the content of the area as "income management and financial planning in the use of resources to secure commodities and services desired for present and future use." (USOE 1942)

The area generally has been treated separately. In some discussions, however, it is combined with buymanship or choice-making or both (e.g., Price 1943, p. 86). The area is widely agreed to be essential. The authors of the Consumer Education Study concluded after their five-year study "...the generalized skills and habits involved in the management of personal financial affairs are so important to consumer success that separate units on budgeting, the use of credit, the buying of insurance, and perhaps the more immediate forms of investment are virtually essential to any course." (Consumer Education Study 1947, p. 48)

Topics included in the area vary. There is general agreement on the inclusion of savings and investment and of insurance. Budgeting, however, can be included under choice-making, as was noted above, but is more frequently treated as an aspect of financial management. Taxes are traditionally included under Financial Management. They could, however, perhaps better be linked with public services in a separate major area.

In his 1941 review of high school course outlines, Wilson found that Financial Management topics received most emphasis in courses offered by business education departments (Wilson 1941). Harap and Price found that Financial Management topics were among those most frequently included in the 1944 high school course outlines they examined (Harap and Price 1944). They found Budgeting was the most frequently included topic of any of the headings they employed; it was included in 67 percent of the outlines they analyzed. Credit was included in 63 percent, Savings and Investment in 56 percent, Banking

in 52 percent and Taxes in 42 percent. The data indicate a sharp increase in coverage of these topics between 1938 and 1944. This may be due not so much to a change in the content of existing courses as to the appearance of a number of new courses under the sponsorship of business education.

The Purdue Study group under the leadership of Uhl found the topics which they classified under the general heading of Household and Income Management to be among those most frequently included in courses for grades 10-12. The overall topic Management of Family Income was included in 56 percent of the courses, making it the second most frequent of the 20 categories employed. Credit was included in 54 percent of the grade 10-12 courses, Savings and Investment in 46 percent and Insurance in 43 percent (Uhl 1970a, p. 81). These topic areas were found to be included more frequently in secondary school consumer education courses offered by business education than in the courses offered by social studies, home economics or distributive education (Armstrong and Uhl 1971, p. 529).

As was noted earlier, budgeting can be treated either as the culmination of choice-making or an initial step in financial management. The approaches taken in the 15 texts examined suggest that the latter treatment is more common. The topic of budgeting was given substantial space in all 15 texts, although the specific number of pages varied.

For most of the texts examined, the space devoted to Credit was one of the largest blocks of coverage given to any topic. The actual number of pages did vary a good deal among texts, however. Savings and Investment also was given considerable coverage in all the texts.

The number of pages devoted to the topic was particularly large in some of the earlier texts. The coverage of Checking Accounts and Other Banking Services varied a good deal among texts. Several provided no coverage of these topics.

Life Insurance was provided coverage in all 15 texts. The topic was given substantial space in most of the texts. Health Insurance was not included in some earlier texts. More recently it has been included in all, although the space devoted to the topic is quite small in most.

Home Insurance received coverage in all the texts but one. The number of pages devoted to the topic varied a good deal but generally was relatively small. The amount of space devoted to auto insurance has increased over the years, but still is relatively small.

Social Insurance was fairly quickly incorporated into the texts examined after procedures for implementing the Social Security Act of 1935 became clear. The topic was given significant coverage in all the texts but one (Morton and Rezny); its omission from this text seems peculiar given the space devoted to consideration of the problems of the aged.

The analysis of the 15 texts indicates that there is general agreement on the importance of the area of Financial Management. The topics in the area were included in virtually all the texts and typically received lengthy coverage. Some of the topics, such as life insurance, credit and investments may, in fact, be receiving disproportionate coverage at the expense of other important topics.

BUYMANSHIP

The central position of buymanship in the consumer education curriculum has been unquestioned. When questions have arisen, they have been about the extent to which other topics should share the limelight, not whether they should replace buymanship. The area usually is considered to include two groups of topics. The first, Product Choice, deals with information on which product characteristics are important and on how to judge them. The second, Consumers and the Market, deals with the interaction of consumers and the market; it includes product information, advertising, store choice, purchasing, redress and consumer law.

A third group of topics has been included here, although it often is placed elsewhere in other classifications of consumer education topics. These are topics associated with public goods. It is argued that placement under Buymanship is the most appropriate spot for the discussion of public goods. The usual treatment of the topic considers only governmental information services and regulatory activities which benefit consumers. Government services, in fact, go well beyond information and regulation; they affect all aspects of our existence and have a major effect on the quality of our lives. Since public goods are often substitutes for private goods (e.g., mass transit and private automobiles) and are financed with taxes which reduce the range of private consumption choices, it seems desirable to link their consideration more closely to the choice of private goods.

Product Choice

The strong emphasis on product choice as part of the consumer education curriculum can be linked back, at least in part, to its origins in Harap's pioneering book The Education of the Consumer (Harap 1924). Harap's discussion of consumer education needs was organized around categories of goods and services.

Harap's work grew out of the convergence of three streams. (1) new scientific knowledge about product testing and about human needs, (2) new information about actual patterns of consumption gained from consumer expenditure surveys and (3) a new concern with students and their needs, with a resultant emphasis on practical subjects which would involve and interest all students.

Education about product choice was seen as the chief objective of consumer education by some. One widely used book (Reich and Siegler 1937) focussed entirely on goods and on the materials used to construct them. Apparently the belief in product choice's primacy was sufficiently widespread that some felt compelled to object that it did not constitute the entirety of consumer education (Wilson 1939, pp. 14-15). Others pointed out the difficulties inherent in emphasizing product choice: too many items to be discussed, too many details to be taught and too frequent changes in products (Tonne 1941, p. 242-244).

Harap and Price in their review of the topics included in college and high school outlines noted substantial increases in coverage of product choice topics between 1938 and 1944 (Harap and Price 1944). They noted that as information had accumulated on the purchasing of

goods and services it had tended to crowd out more general and theoretical areas. Of the buymanship topics, they found that housing was the one most frequently included in the high school courses examined; it was included in 62 percent (68 of 110 courses). Food was included in 55 percent of the courses and clothing in 54 percent. Drugs and Cosmetics was included in 43 percent. Household Equipment was included in 37 percent. Automobiles was included in 25 percent.

Very few of the course outlines examined in 1944 included the purchase of services. Health was included in 21 percent and was the one most frequently covered. Recreation and Transportation each were covered in 17 percent of the courses. Other services such as Education, Public Utilities and Communication each were covered in 10 percent or fewer of the courses.

The Purdue Consumer Education Study found somewhat less widespread coverage of product choice topics in the grades 10-12 courses they examined in 1968-69 (Uhl 1970a). Household Durables (including appliances and furniture) was the most widely taught and was included in 43 percent of the courses. Food was included in 42 percent, Clothing in 40 percent and Housing in 39 percent. Transportation (both public and private) was included in 33 percent. Services, in general, were less frequently covered. Education was included in 41 percent of the courses. Consumer Services (repair, legal, etc.) were covered in 35 percent, while Health was covered in 31 percent.

Armstrong and Uhl found substantial variation in the coverage of buymanship topics in secondary school courses between curriculum areas (Armstrong and Uhl 1971). Courses in home economics tended to include

Food and Clothing more frequently than did courses in other areas. Business education courses tended to include Housing more frequently than did others. In contrast, social studies courses typically included buymanship topics less frequently than did the other curriculum areas.

Product choice topics were a major emphasis of the 15 texts examined for this study. Housing was included in all the texts but one. The topic generally received extensive coverage - more than any other buymanship topic. The major emphasis was given to home purchase in all the texts which included Housing. There has, however, been coverage of rental housing throughout the period covered by the texts. There is evidence that an increasing share of the total pages on housing is being devoted to rental housing. This shift in emphasis seems appropriate given the heavy reliance of the young on rental quarters. Mobile homes typically have been discussed briefly in recent texts. This seems appropriate given the importance of this type of housing to the young and to lower income families in rural areas.

Food was covered extensively in most of the texts; it is not included in recent editions of Consumer Economic Problems and received only brief and scattered mention in Oppenheim's Consumer Skills. Clothing also was covered at some length in most of the texts.

Coverage of automobiles and transportation was included in only two-thirds of the texts. The number of pages devoted to this topic has increased sharply over the years. The emphasis on this topic seems appropriate given its significant place in household budgets and its interest to young people.

Coverage of services in the texts examined was spotty. Health was the most frequently included and appeared in 11 of the 15 texts. Coverage varied widely between texts; in some such as Wilhelms' 1951 book and Wilhelms and Heimerl's 1959 book, health was a major topic. Another group of four texts gave the topic substantial attention (14-18 pages), while the remainder devoted smaller amounts of space to the topic. The coverage in Oppenheim is notable for its discussion of patient's rights.

Recreation typically has not been covered. Only 4 of the 15 texts covered the topic; those which did include it, devoted substantial space to it. Three of the four texts including the topic (Wilhelms 1951, Wilhelms and Heimerl 1959 and Oppenheim 1977) have a strong personal development emphasis. The neglect of this topic in the other texts seems surprising given its potential interest to students. It may, however, be a difficult topic to teach. Recreational choices and interests are very individual and personal and are closely linked to values. It also is difficult to generalize about recreational choices because of variations with age, region, urbanization and income.

It is unfortunate that the difficulties in dealing with Recreation as a topic have contributed to the neglect of the closely related topics of leisure and time as a resource. Such a discussion could include the economics of home production, the time demands of home care and child-rearing and substitutions between work and leisure. The authors of a major consumer behavior text considered the topic of time use of sufficient significance to marketers that they devoted several pages to it (Engel, Blackwell and Kollat 1978, pp. 58-62). They note that

current thinking divides time use into three categories: work, non-discretionary time (sleeping, eating, personal care, household chores), and leisure. The topic of time use seems equally relevant for consumer education. Recent theoretical contribution in Economics (Becker), in fact, emphasize the use of time and skills in combination with purchased goods to produce consumer satisfactions.

Educational Services were mentioned in only 3 texts. This seems surprising given the centrality of post-secondary career and education decisions to high school students. The topic was frequently linked to career decisions when it was covered. The major investments of time and money made by students who decide on post-secondary education make the topic worthy of far more attention than it has received.

The whole problem of evaluating the quality of services (e.g., how to pick a doctor) is largely neglected. This may, however, be due to the absence of any very useful guidelines which can be offered.

The Neglect of Product Use as a Topic

Although some educators have included the use of goods among the topics of consumer education, the area has never fully developed. These educators recognized that getting the most for one's money in making a purchase is only part of the consumer's problem; it also is important to get the most possible satisfaction out of the item once it is acquired.

When the time and monetary costs of care and use are mentioned it usually is in connection with durables and semi-durables. If covered, the topic often is mentioned in connection with autos. It seldom is

mentioned in connection with clothing or housing, however. Discussions of home purchasing, for example, seldom even hint that house maintenance may be a substantial expense and burden.

There has been only partial recognition of the ideas now embodied in the concept of life-cycle cost. This concept takes into account not only purchase cost, but also operating costs, repair and maintenance and disposal costs (Center for Policy Alternatives). The introduction of this concept permits recognition of the possibility that the advantages of a low purchase price may be offset by higher repair bills and operating costs.

One educator has gone so far as to suggest that the coverage of buymanship should include appreciation of consumer satisfactions, the enjoyment of consumption and connoisseurship (Andrews 1941). Kyrk, however, countered this suggestion and argued that in the sense using involves enjoyment, no formal training seems necessary (Kyrk 1940, pp. 78-79).

It is somewhat difficult to understand the reasons for the neglect of use. One reason may be that use is often closely linked with production, a topic which some felt strongly should not be part of consumer education. Another factor may be that there is relatively little experience-based information on repair frequencies and costs or on operating costs.

The neglect of product use has had a variety of unfortunate effects. One is the neglect of the total process of producing satisfaction, a process which starts with the product, but must also include the monetary and time costs of care and operation. Neglect of the topic also leaves

the ecological impacts of consumption and disposal without a logical niche. A similar problem occurs for product hazards and safety topics which are left without a logical place in the curriculum.

An additional consequence of the neglect of use is that the whole possibility of learning from one's experiences with a product is seldom mentioned in consumer education. While marketers recognize personal experience as a significant source of information guiding consumer decisions, consumer educators generally have ignored it.

Understanding the Emphasis on Buymanship

It is perhaps useful to try to understand why the actual content of consumer education so heavily emphasizes buymanship when most educators' discussions of objectives suggest that buymanship is only one of three or four co-equal objectives. Creighton has suggested that the heavy emphasis on buymanship information grew out of consumer educators' belief that it offered the best way of establishing consumer sovereignty, a goal which she regards as illusory (Creighton 1976, p. 81). Other more pedestrian explanations seem possible, however. It may be that the extensive coverage given buymanship is due largely to the fact that there is a large volume of easily accessible information on the subject and that this material is easier to teach than the more abstract topics of choice-making, values, competition and monopoly power. Harap and Price, in discussing the sharp increase in coverage of buymanship topics between 1938 and 1944, attributed the increase to the accumulation of information in these areas (Harap and Price 1944).

Another possible explanation is that buymanship information is less controversial than many other areas of consumer education. A wide ideological spectrum accepts information as a means of improving consumer welfare. The adherents of Nader and Galbraith perhaps place less importance on consumer information than do those whose views could be labeled as neoclassical or as managerial capitalism. They, nevertheless, do not oppose it. This generally favorable view of consumer information contrasts with the mixed reception such topics as the control of corporate power, government regulation and the need for improving consumer redress are likely to receive (Herrmann 1977).

Consumers and the Market

Topics dealing with consumers' interaction with the market in the decision and purchasing process are a major emphasis of consumer education. In their 1944 study of the topics included in high school course outlines, Harap and Price found this group of topics to be among those most frequently included (Harap and Price 1944). Advertising was included in 64 percent of the courses, making it one of the 4 most frequently included topics. Other frequently included topics were Purchasing (51 percent); Labels, Grades and Brands (51 percent) and Price (44 percent). It is interesting to note the rather wide coverage of Cooperatives (41 percent). The topic of Standards, one dear to the hearts of consumer leaders in the 1930's was not so widely covered as might have been expected - it was included in 28 percent of the outlines. Nor did Product Testing get the coverage one might expect given the wide interest in the topic since the 1920's, and the passage of 15 years

since the founding of Consumers' Research and of 8 years since the founding of Consumers Union. It was included in only 16 percent of the courses. A comparison of the 1944 coverage of Consumers and the Market topics with what Harap had found in his 1938 study suggests a marked increase in interest over the 6-year period.

The Purdue Consumer Education study also found wide coverage of this group of topics in its 1968-1969 examination of the content of courses which in consumer education topics were included (Uhl 1970a). Topics classified as Consumer Information (obtaining and evaluating information) were included in 38 percent of the courses. The category Consumers in the Market (selling channels; advertising; grades, standards and labeling; guarantees) was included in 55 percent. Two other categories containing some topics from this group also were employed in the Purdue study. Consumer Aid and Protection which included contracts and product-testing was noted in 46 percent of the courses. Consumer Organization which included government assistance, some aspects of which should be considered here, was included in 28 percent.

In the analysis of the 15 texts examined, information sources were found to be an important focus of attention. Non-profit information sources (e.g., consumer-supported product-testing organizations, BBB's) were discussed in all the texts examined. The amount of coverage did, however, vary widely. The role of the government as a source of information was not always explicitly recognized; discussion of informational activities often was intermixed with discussions of regulatory activities. When present, the discussions were brief. There

was some general discussion of Product Label Information (including seals of approval, grading, branding) separate from the discussions of specific products in most of the texts. In recent years, there appears to be a tendency to place as much of this information as possible with discussions of specific products rather than in a separate section on labeling.

Generally, the treatment of information sources only discussed the fact that a particular source makes information available and reported the type of information provided. There seldom was any examination of the information provided or its possible limitations. For example, the fact that government publications typically provide information on characteristics important in judging a product and information on how to evaluate a brand on these criteria but provide few brand evaluations is not usually pointed out.

Advertising received heavy coverage in almost all the texts examined. Most devoted an entire chapter or unit to the topic. Coverage may, however, have declined somewhat in recent years. The emphasis on this topic reflects concern with ads both as a source of information and misinformation and the role of advertising in shaping values. While the topic is an exciting one which is sure to evoke student interest, it may still be receiving more attention than it merits.

Topics relating to Store Choice and Purchasing (including timing of purchases, sales, store services) received coverage in all the texts except one. There is some evidence of a decline in coverage of topics in this category in recent years.

The impression that redress procedures have been neglected until recently did not prove to be correct. Topics in this category (e.g., individual action on complaints, use of agency assistance) were found to have received brief coverage in the majority of the texts. There is, however, some evidence that the amount of space given to the topic has increased in recent years. In earlier years the topic often was closely linked to what was labelled "the returned goods problem," the abuse of stores' liberal return policies by shoppers. More recently, texts have begun to consider steps beyond complaints to the seller and have included the writing of complaint letters and discussions of government agencies and BBB's as sources of assistance.

The discussions of sources of assistance often seem to suggest that government agencies and consumer organizations can and will help individual consumers. It may be more correct to indicate that letters to these organizations are more properly regarded as "votes" for action on particular problems or against particular firms and that few agencies have either the power or the personnel to ensure remedies for individual problems. In this connection, it is unfortunate that the activities and powers of state and local government agencies typically are neglected. These agencies, especially the consumer bureaus in state Departments of Justice may be one of the best sources of assistance on individual problems.

Consumer Law, emphasizing contracts and guarantees, has been a major focus of consumer education since its earliest years. The topic is included in all the texts except one recent one. The topic received substantial emphasis in some early texts. There is, however, some

indication that the number of pages devoted to the topic has declined in more recently published texts.

Public Goods

Uhl noted almost a decade ago, drawing on the findings of the Purdue Consumer Education Study, that consumer education seems preoccupied with private goods and has neglected the topic of public goods (Uhl 1970b, p. 131). When public goods have been treated the discussion often has been intermixed with discussion of governmental regulatory activities under a heading such as "Government Services to the Consumer." Uhl emphasized the need for a broader conception of public goods, one which takes account of their role as substitutes for private goods (Uhl 1970b, pp. 127-128).

A further problem is the imbalance in the attention given to the provision of public services as compared to the attention given to methods for financing them. Taxes have received considerable attention, but the need for public provision of certain services has been neglected.

Harap and Price's 1944 study provides some indication of the coverage of the topic in earlier years (Harap and Price 1944). Government Aid to Consumers, a topic which typically includes informational and redress assistance as well as brief discussions of other public goods, was found in 64 percent of the high school outlines examined. Taxes were discussed in 42 percent, with coverage up sharply from Harap's 1938 study.

The Purdue Consumer Education Study grouped the discussion of public goods into the category Community Consumption and Taxes (Uhl 1970a). This topic was covered in 40 percent of the courses, grades

10-12, which dealt with consumer topics. It thus was covered in about the same percentage of courses as the topic of Clothing.

In examining the coverage of the topic of public goods it seems useful to distinguish four major areas:

1. The nature of public goods and reasons why public financing may be necessary.
2. Procedures for deciding the supply of public goods.
3. Methods of financing public goods.
4. Techniques for ensuring the quality of public services (ombudsmen, etc.).

An effort was made to differentiate the coverage of these four topics in examining the 15 texts reviewed. It proved difficult to separate the coverage of topics 1, 2 and 4. As a result, they will be discussed separately, but will be reported as a single category in the Appendix.

Of the 15 texts, about half discussed the general nature of public goods and the reasons why it may be necessary to finance them through taxes. Slightly fewer texts discussed how the supply of public goods is decided. The role of voting for elected representatives was the typical focus. A more activistic approach in one early text was an exception.

> Consumers can write their representatives and senators in Washington, D.C., letters to protest against the spending of money for useless or needless projects which mean more and more taxes which every individual must pay.
>
> (ZuTavern and Bullock 1938, p. 115)

Taxes, the chief method of the financing of public services, was discussed in all but 2 of the 15 texts. The subject generally was given substantial coverage and typically was treated in a separate chapter or unit.

Given the neglect of the provision of public goods, it is not surprising that the problem of ensuring their quality was neglected also. The role of consumer representation in government, administrative remedies and ombudsmen was considered only in the two editions of one of the texts.

Despite the increasing cost of public goods and their increasing importance in our lives, the topic has continued to be neglected. There is little evidence that coverage of the topic has increased over the years. Overall, the amount of space given the topic in the 15 texts examined was not too different from that given Clothing.

It is difficult to understand the reasons for the neglect of public goods in consumer education. It may be that consumer education suffers from the same bias toward private consumption that Galbraith has claimed characterizes our society (Galbraith 1958). Creighton has built on Galbraith's argument and has suggested that the consumer movement "has been unable to deal with social goods and social costs external to the market." (Creighton 1976, p. 88) There are several reasons for this, she believes. One is that it is difficult for the consumer movement to deal with the topic of more versus less private goods. An additional reason is that increasing emphasis on public goods would require mobilization of the electorate as voters, rather than the interest group tactics the movement has relied on.

Part of the problem in dealing with the topic of public goods is that it is not immediately obvious that paying more taxes can make us better off. The arguments for public provision of certain services are somewhat more complex than most other consumer education topics. To make such arguments effectively requires familiarity with concepts, such as externalities, which have been elaborated relatively recently. While coverage of public goods in consumer education may have lagged in the past because of the absence of adequate conceptual underpinnings, this problem is being remedied.

The neglect of public goods also seems interrelated with the neglect of human capital. In our society, public services play a key role in the development of human capital. If we ignore human capital it is easier to ignore public goods. As was suggested above, the concept of human capital has not been well-developed in consumer education.

CONSUMER CITIZENSHIP

Consumer Citizenship has been included among the objectives of consumer education by many educators. They seem, however, to have used this heading to mean different things. Some have meant gaining a broader understanding of the economic role and interests of consumers, as a group. Others have meant recognizing the social responsibilities of consumers, as citizens.

There seems to be no more agreement on the appropriate content of the area now than there was 40 years ago. It would seem, however that the role of consumers in the American economy, the rights and responsibilities of consumers and the protection of consumer rights all properly belong in the area.

The Role of Consumers in the American Economy

Of all the topics which could be classified under Consumer Citizenship, the Consumer's Role seems to be the one on which there is most agreement. Some educators have treated the topic as a major objective in itself. In discussing major objectives of consumer education, Price listed "an understanding and appreciation of the economic and social significance of the consumer in our society." (Price 1943, p. 86)

The Consumer Education Study in its 1944 report listed "stimulating growth toward understanding our economy as a whole" as one of the three main objectives of consumer education (Consumer Education Study 1947, p. 19).

The topic established itself as a major objective relatively early. In Harap and Price's examination of changes in the content of high school and college consumer education courses between 1938 and 1944, a substantial increase in the coverage of consumer's role topics in high school courses can be noted (Harap and Price 1944). In 1944, the Marketing System was covered in 42 percent of the high school courses (46 of 110 courses). Selling was covered in 37 percent. Standard of Living was covered in 36 percent, and Income in 34 percent. Production and Business each were covered in 30 percent. It is significant to note that Competition was covered in only 17 percent of the courses and Monopolies in only 25 percent.

The Purdue Consumer Education Study put topics in this area under two headings (Uhl 1970a). The Consumer in the Economy was included in 64 percent of the courses in grades 10-12, making it the most widely

included of all the categories in the Purdue study (Purdue, p. 81). The related topic of Consumption, Production and Income which included discussion of free enterprise, consumer spending as the determinant of production and the purchasing power of money was included in 45 percent of the courses.

A discussion of the Consumer's Role was included in all 15 of the texts examined. The extent of coverage varied greatly. The greatest amount of coverage was that in Consumer Economic Problems, which in recent editions has devoted almost half of its space to the area. Text discussions of the area typically have emphasized a general description of our economic system and institutional arrangements. Few have identified or given any special coverage to the particular interests of consumers. It would seem useful for such discussions to give more attention to desired outcomes (e.g., economic stability, full employment, reasonable prices, workable competition) and ways of ensuring such outcomes.

Consumer Rights and Responsibilities

Consumer responsibilities was regarded as the principal emphasis of Consumer Citizenship by some early consumer educators. Tonne noted that consumers have responsibilities as the directing force of economic activity and need to recognize the effects of their decisions in various areas: the effects of consumer practices on distribution costs, the effects of consumers' use of credit and of savings on economic stability, and the effects of population trends on the economic system (Tonne 1941, p. 69). Wilhelms in discussing the

consumer education needs of youth in 1947 included the need to "understand the economic consequences of their acts." (Wilhelms 1947) More recently, the Purdue Consumer Education Study included among the objectives of consumer education, "contributing to the efficient operation of the economic system as well as improving economic performance in the marketplace." (Uhl 1970b, p. 127)

In the early days of consumer education, the parallel concept of consumer interests or rights was less often discussed. One of the earlier mentions was the identification of "ability on the part of the consumer to safeguard his interests" as an objective of consumer education by the National Education Association's Educational Policies Commission in 1936 (Educational Policies Commission 1936, p. 90). The view that consumers have both individual rights to protection and an obligation to help in ensuring protection of others is brought out in Mendenhall's list of objectives of consumer education: "To help the consumer become an informed consumer-citizen so that he will act not only to improve his own economic status but also to benefit the welfare of consumers as a group." (Mendenhall 1941)

It is difficult to identify coverage of rights and responsibilities in the typology of topics used by Harap and Price. The available evidence suggests that the topic did not receive widespread treatment in high school courses in the early years of consumer education. In 1944 Harap and Price found Consumer Responsibilities included in 12 percent of the courses (Harap and Price 1944). Consumers and the War, which undoubtedly emphasized consumers' special wartime obligations was included in 18 percent. The topic of consumer goals was not

included in any of the high school courses examined and in only a few of the college courses. It is not possible to identify the topic of rights and responsibilities among either the categories or sub-categories used in the Purdue Consumer Education Study (Armstrong and Uhl, p. 525). This omission suggests that the topic when covered may be treated more implicitly than explicitly.

This view is supported by the results of an examination of the 15 texts studied. There was little identifiable coverage of the concept of rights. In some texts the topic of rights could be considered implicit in the discussions of consumer problems included. In a few cases the discussion of rights occurs either in an historical context or is based on John Kennedy's Consumer's Bill of Rights and Richard Nixon's Buyer's Bill of Rights.

The concept of consumer responsibilities was even less frequently discussed in the 15 texts. One exception is the 3 pages devoted by Morton and Rezny to shoplifting and theft and their impact. Another notable exception is the strong statement by ZuTavern and Bullock on the obligation to fight dishonest business practices:

> Every time we lend our aid in an attack on the unscrupulous minority, we clear the ground and make it easier for the honest majority. We display good citizenship when we aid in making this country a better place to do business.
>
> (ZuTavern and Bullock 1938, p. 46)

Consumer Problems

Consumer problems and issues typically have been given only limited coverage in high school level consumer education texts. This appears to be the result of a variety of factors. One is that historically, social issues have been avoided in secondary education. In the 19th century, textbooks were expected to build character and patriotic loyalty, not powers of critical thought. Elson notes that even though the 19th century was a period of social ferment, there was little attention to social issues in school texts. Authors and publishers also appear to have been constrained by the desire for adoption and by concern about criticism by conservative school boards, a problem which undoubtedly still persists. The result was that if issues were covered in early texts, they were treated from a conservative point of view (Elson 1964, pp. 281, 300-301).

Consumer issues also may have been avoided by some educators on philosophical grounds. Some early advocates of vocational education favored concentration on applied knowledge and felt that the study of economic and social questions had little practical utility (Cochran 1972, p. 279). This viewpoint has persisted and influenced some consumer educators.

Tonne notes that a shift to more consideration of social problems and issues already was underway when the Depression of the 1930's began (Tonne 1941, p. 119-120). The economic and social disruptions of the period increased interest in courses in problems of democracy and in economics and sociology. Earlier courses in history and social

studies had emphasized military history and facts and dates; the newer courses often used a problem approach.

The 1947 report of the Consumer Education Study pointed out that teachers must recognize some consumer issues as controversial but argued that such issues could be considered if they were treated in the same way the schools have learned to treat other controversial topics. The appropriate approach, they suggested, is to help students make an objective study of arguments and evidence from both sides and to draw their own conclusions (Consumer Education Study 1947, p. 97).

Analysis of consumer controversies and the arguments of both sides would have real benefits for students. "It is an education," Wilhems suggested, "in the way policy formation in a democracy really proceeds, quite different from an academic study of the theoretical framework of our government." (Wilhems 1947, p. 72) A more recent study seems to suggest that the study of consumer issues would help realize both cognitive and affective objectives - both creating awareness of problems and concern about them (Ferguson, Breslow and Buchanan 1977, p. 44).

Some of the 15 texts examined had general discussions of the need for consumer protection and its historical development. More typical, however, was coverage of one or more specific issues unaccompanied by any overarching discussion of the nature of consumer problems or their causes. These discussions of consumer issues are divided into three categories for examination: consequences of individual decisions, consequences of business practices, consequences of economic structure.

Consequences of Individual Decisions

Although high school consumer education typically has emphasized individual choices and private goods, it seldom continues on to consider the social consequences of individual decisions. Harap and Price's review of the content of high school and college courses identified few topics which appear related to the social consequences of individual decisions. In their 1944 analysis they found Fashion and Waste each included in 5 percent of the high school courses examined (Harap and Price 1944). Coverage of Fashion had become more widespread between 1938 and 1944, while coverage of Waste had become less common. In any case, neither topic was widely taught.

The Purdue Consumer Education Study does not include a separate heading on the social consequences of individual decisions. Even among the sub-topics few seem clearly related to the topic; the most clear-cut example is the Social Costs of Drugs and Alcohol (Uhl 1970a, p. 168). In his overview of the study results, Uhl noted that "the social consequences of private decisions [are not] given as much attention as the family and individual consequences." (Uhl 1970b, p. 131)

The 15 texts examined had little or no identifiable coverage of the social consequences of individual decisions. The exception was Oppenheim's Consumer Skills which devoted 18 pages to the environment - an amount of coverage which perhaps, overdoes a good thing.

Consequences of Business Practices

It appears that the social consequences of certain business practices, such as fraud, receive widespread coverage but that others

do not. Only a few topics in this category were included in Harap and Price's analysis of the content of high school and college courses (Harap and Price 1944). They found Fraud included in 45 percent of the courses examined in 1944, up from 29 percent in 1938. Propaganda was included in 8 percent. Weights and Measures was included in 15 percent.

The Purdue Consumer Education Study did not utilize this topic as a separate category (Uhl 1970a, p. 168). The topics of Conservation; Air, Water and Land Pollution; Social Cost and Control of Credit; Deception and Fraud; and Medical Fraud and Quackery were scattered in various categories.

Coverage of topics in this area was found to vary widely in the 15 texts examined for this study. The topic of Fraud was given extensive coverage in some books, but little or no space in others. There does seem to be some evidence that the amount of space devoted to the topic, when it is covered, has declined over time.

The topic of safety seems to have received little coverage prior to the 1970's. Currently, it is not covered in all texts and when covered is treated only briefly.

The problems of consumers in obtaining reliable information seems to have received little identifiable coverage. The problem may, perhaps, be considered implicit in the whole consumer education curriculum. Difficulties in evaluating information sources are seldom discussed - instead, students are steered to a few sources considered reliable by the authors. This unfortunately leaves students without guidance in evaluating information from the myriad sources beyond the small number considered in the typical textbook.

Problems in obtaining redress received identifiable coverage in only one book.

Overall, the coverage of the key issues of safety, information and redress are disappointing. The absence of any significant coverage of these central concerns of the consumer movement in the 1960's and 1970's suggests that it has had relatively little impact on the content of consumer education.

Some topics in this area which received coverage in earlier texts now seem to be no longer regarded as a problem. The concerns about business' credit-granting practices expressed in earlier texts have disappeared.

It may be argued that one reason discussion of problems created by business practices is neglected is that the issues keep changing. Some authors perhaps have omitted these issues because they felt they would soon lose their currency. The fact is, however, that the broad outlines and arguments on such issues as product safety stay the same - what changes is the product which is the focus of concern. In 1962 it was Thalidomide, in 1966 it was automobiles, and in 1978 it was radial tires.

The continuing popularity of the topic of Fraud may perhaps be due to the fact that certain patterns of deception have persisted over time. This taxonomy is clearly labeled and easily described (e.g., bait-and-switch). It would seem that the issue of safety has now been discussed for enough years that it would be possible to clarify the arguments which have been used and label them so that they can be used in the classroom of <u>any</u> safety problem.

Another reason for the neglect of the consequences of business practices undoubtedly is the negative reaction that critical analyses of business behavior and the inadequacies of existing laws can produce. It is useful to note that one of the hardest-hitting texts in the group examined, ZuTavern and Bullock, was characterized in the 1947 report of the Consumer Education Study as "querulous" in tone (Consumer Education Study 1947, p. 118).

Consequences of Economic Structure

In general, the problems of consumers have not been regarded in consumer education as the inevitable consequences of our economic system. Such a radical perspective has been avoided. Instead, consumers' problems have been treated either as the consequences either of their uninformed or unwise decisions or as the result of the practices of a few dishonest firms at the fringe of the business world. One result of this perspective is that the problems created by uncontrolled corporate power are neglected.

As was noted earlier, Harap and Price found only limited coverage of the problem of corporate power in their examination of high school course outlines (Harap and Price 1944). In their 1944 analysis they found monopolies discussed only in 25 percent of the courses and Competition in 17 percent. It is interesting to note that neither topic was identified in the 35 outlines examined in 1938.

In the analysis of the 15 texts studied it was found that the problems of corporate power and monopoly generally were neglected. Only one text, the earliest one examined, ZuTavern and Bullock gave significant coverage to these issues.

Part of the reason for this neglect of the problems of corporate power and monopoly undoubtedly is their controversial nature and their complexity. Another reason may be that some of the more conservative portions of the ideological spectrum feel that attempts at regulating monopoly and abuses or corporate power only make matters worse (Herrmann 1977). The best course, those who feel this way, believe, is to let time resolve the problem. All products, they argue, have potential substitutes and firms who produce unsafe products ultimately will be brought into line by liability suits. Those who are less conservative feel, however, that while time may resolve these problems, the costs which accrue during the wait may be excessive and unfairly distributed.

It is interesting, to note that in ignoring the issue of corporate power, consumer education has neglected another of the central concerns of the contemporary consumer movement. The neglect of the issue of corporate power again emphasizes the gap between consumer education as practiced and the agenda of the consumer advocates.

Other social problems which can be attributed to our economic system, beyond those discussed above, have sometimes been included in consumer education texts. One such issue is inadequate income and resultant consumer problems. This issue was given 2 pages in the early text by ZuTavern and Bullock. More recently, the 10 page discussion of the problems of the aged in Morton and Rezny focused largely on problems created by inadequate incomes. No other coverage of this issue was identified, however.

A few other social issues were given coverage in the texts examined. These included urban sprawl and decay, the transportation

crisis and the environment. While these topics seem closely related to consumer education because of their effects on the quality of life, most consumer educators do not, it is believed, include them in consumer education. It is felt that it probably is unwise to take on these peripheral areas while neglecting areas which more clearly belong in consumer education - especially such areas as product safety, corporate power, and consumer representation in government.

Overall, it appears that the area of consumer problems and issues has gotten spotty and unsystematic coverage. Issues have been treated as isolated phenomena, rather than as part of any larger pattern. Part of the problem is the general absence of any theoretical or historical perspectives on consumer protection. As a result, the bases of consumers' need for protection are never made clear except at the most simplistic level.

When consumer problems are treated, the focus has been almost entirely on the problems created by consumers' uninformed and unwise decisions and by certain deficient business practices. This emphasis and the neglect of the problem of corporate power and monopoly reflect the basically middle-of-the-road approach of consumer education. The neglect of the issue of corporate power may not, necessarily, be the result of the reification of the theory of pure competition (i.e., the treatment of the abstractions of theory as the real thing) as Creighton has alleged (Creighton 1976, pp. 83-95). It may, instead be only a result of the essential conservatism of consumer educators and the school systems of which they are part. This may, in the end,

be the best explanation of why the views and concerns of Ralph Nader and John Kenneth Galbraith have had only limited impact on consumer education.

Our conclusions recall those made by Wilhelms 35 years ago after examining 13 representative texts:

> (1) A considerable number of textbooks are apparently almost exclusively occupied with sharpening up the individual's economic competence, very little concerned with larger social implications. Very nearly all the books were interested primarily in the individual. (2) When the larger social organization was consciously involved, the basic objective was invariably to help the existing economic machinery work better for all concerned, not to build any new economic order. In this body of consumer education literature there are a good many sharp criticisms of some business practices, but the underlying ideology seems essentially conservative. (Wilhelms 1943, p. 73)

Measures to Provide Consumer Protection

The treatment of consumer problems and issues provides the rationale for coverage of measures which can be used to provide protection for consumers. If the treatment of particular types of problems is incomplete,

it is not surprising that the treatment of remedial measures is deficient also.

Given the neglect of corporate power and monopoly it is not surprising that the role of competition in protecting consumers is not given much attention; nor is anti-trust regulation given much coverage. The role of market failures in creating a need for protection measures also is neglected. Instead, the need for consumer protection is treated as self-evident or inferred from the scandals, crises and tragedies which frequently have led to regulation.

Government Regulatory Activity

Government consumer protection activities have been a major focus of attention in the consumer education curriculum since its earliest days. In their analysis of high school outlines, Harap and Price found the topic of Government Aid to Consumers included in 64 percent of the high school course outlines examined in 1944; this was an increase from 46 percent in 1938 (Harap and Price 1944).

The Purdue Consumer Education Study included government activities, business self-regulation and product testing all under the heading of Consumer Aid and Protection (Uhl 1970a, p. 81). This topic was included in 46 percent of the courses grades 10-12 which were included in the study, making it one of the most frequently included categories.

In the analysis of the 15 texts examined, coverage of regulatory activities closely linked to a particular commodity was included with the commodity (e.g., fabric flammability was included with clothing). Other coverage was classified under Government Regulatory Activity.

Discussions focussed chiefly on individual agencies and their responsibilities. There was coverage of the topic in all the texts except one. The length of coverage, however, varied from a few pages to over 20. The focus of the discussions was almost entirely on activities at the federal level. The important role of state attorneys general was neglected. The roles of local district attorneys, and state and local regulatory agencies generally was ignored.

Discussions of the deficiencies in existing laws and in general performance were seldom included. The statement by ZuTavern and Bullock in their 1938 text is an exception:

> It must be remembered that honest weights and measures require adequate legislation, adequate appropriations, efficient public servants, and, behind these, consumers who are interested.
>
> (ZuTavern and Bullock, 1938, p. 248)

Action to Improve Consumer Protection

There is little evidence of much coverage of individual and group action to improve consumer protection either in previous studies or in the textbooks examined in this study. Harap and Price's study found the Consumer Movement discussed in only 3 percent of the 110 high school course outlines examined in 1944 (Harap and Price 1944).

Wilhelms found little coverage of the area in his 1943 examination of representative texts. He noted that "stress on social action is not nearly so common... as one might expect. Perhaps this emphasis

is more typical of the consumer movement outside the schools. Sensitivity to the individual's social responsibility, rather than to urge group action, seems to be the keynote of the school's approach in this area." (Wilhelms 1943, p. 31)

Individual and group action to obtain needed consumer protection was discussed only infrequently in the 15 texts examined. If included, it was discussed briefly and sometimes was included only in end-of-chapter activities. Only one text (Morton and Rezny) devoted significant space to how individuals can influence government and the regulatory process. Most of the coverage in the few texts which included the topic deals with obtaining information on an issue and forming an opinion on it, e.g., how does a particular law benefit consumers? Encouraging students to form an opinion clearly is seen as permissible by consumer educators who have discussed the topic. The need for caution is clear in their discussions, however, and teachers are warned against trying to dictate positions:

> It will be noted that dogmatic answers can hardly be given to many of the problems raised in the consideration of the objective of community consumership. This is inevitable. Nevertheless, a frank and open discussion should prevail, and as far as possible, judgment should be arrived at by the class. However, all these judgments will probably, for the time being, be rather tentative.
>
> (Tonne 1941, p. 102)

Only a very few texts emphasize the importance of action or encourage it. Such activities as drafting a letter which takes a position on proposed legislation or regulation and could be sent to an agency or a legislator are rare. Tonne did allow himself to consider the possibility of urging specific action, although his discussion is framed in a very tentative form:

> Assuming that we have determined the extent to which labeling, standards for specification, and grading are desirable, should we encourage students to seek further legislation in this area directly through their parents? If so, this would be another objective of community consumership.
>
> (Tonne 1941, p. 100)

Even when the need for action is discussed, few texts discuss the possible channels for individual or group action or techniques which can be used. There generally is little mention of individual action to encourage change. One exception is a discussion included in Wilhelm's 1951 edition and the 2 succeeding editions in the section on improving advertising. It suggested to consumers that they should "stay away from the store that tries to take you in." (Wilhelms 1959, p. 445) It went on to suggest that they could multiply their effect by letting the store manager know why they don't like the store's policy, and further suggested that it is most effective to do this by letter with a carbon to the BBB. The discussion also suggested giving business to stores whose ads are informative, and sending them a

complimentary letter. It continued with the suggestion that students could go further and spread their ideas among family and friends. The 15 texts examined included some scattered references to writing members of Congress to express one's views (e.g., Morton and Rezny 1978, p. 131).

The possibility of group action for improving consumer protection was seldom mentioned. One text suggested to students to try to form a local citizen group with people with similar concerns (Morton and Rezny, p. 133). It unfortunately failed to indicate that there already are consumer organizations in existence in many larger communities.

Coverage of national consumer organizations in the 15 texts examined was limited, when included at all. Ralph Nader and his activities have only begun to receive coverage in the very most recent texts. The activities of national consumer organizations such as the Consumer Federation of America and public interest groups were generally ignored altogether. If they were mentioned, it most often was only in a list of sources of aid for individual consumers with problems; this is a role many of these organizations are not well-suited to fill. This treatment seems to be another example of the rather conservative stance of the texts and the entire field.

Consumer cooperatives, another form of group action, were included in several earlier texts. This alternative institution has, however, seldom been discussed in more recent texts.

Consumer representation and participation in government policy-making and regulation decisions is seldom mentioned. This neglect is surprising given its inclusion as a major point in John Kennedy's Consumer's Bill of Rights in 1962.

CONCLUSIONS

The results suggest that even after 40 years there is only limited consensus about the content of consumer education. There is still wide variation in the inclusion of many topics and in the length of the coverage given to them. Only a few topics were found to have received extensive coverage in all 15 of the texts examined. These included Budgeting, Savings and Investment, Life Insurance and Housing.

A second group of topics was found to have been included in most, but not all the texts, and to have received extensive coverage when included. This group of topics included Food, Clothing, Autos and Transportation, Banking Services, Social Insurance, Consumer Law and Taxes. This variation in coverage can be attributed at least partly to the differing perspectives of the fields which offer consumer education courses - home economics, business education and social studies. Buymanship topics such as Food, Clothing and Autos and Transportation typically were found in texts more closely linked to home economics and social studies.

Certain other topics were covered in all, or almost all of the texts, but the length and adequacy of the coverage varied a great deal. Non-profit Information Services were covered in all the texts. The amount of coverage given the topic was, however, as brief as 1 or 2 pages in some texts. The topic of Government Regulatory Activity was included in all the texts but one. The length of coverage, however, varied from 3 pages to 24. Coverage of the Consumer Role in the American Economy also varied widely in length.

The topic was a major focus of some texts, particularly the successive editions of Consumer Economic Problems, which have a strong economics emphasis. The topic received only a few pages of coverage in a number of other texts, however.

Yet another group of topics received even more variable treatment. The need for inclusion of these topics has been widely recognized, but they apparently have been unable to establish a place for themselves in the core of consumer education. This group includes topics associated with the concept of human capital: Health, Education and Recreation. These topics have received the most consideration in texts with life adjustment and home economics links, but frequently have been neglected in others. The closely related topic of Provision of Public Services also has received varied treatment. Several topics under the broad heading of Consumer Citizenship also fall in this same category. These include Consumer Rights and Responsibilities, Consumer Problems and Action to Improve Consumer Protection. The varying coverage of topics in this group can perhaps be explained by differences in disciplinary perspective and emphasis. It is, however, difficult to understand why the texts linked to business education have not done more with the concepts of human capital and public goods, given their emphasis on economics. A more important reason for the inadequate treatment of these topics may, however, be that their application in consumer education has remained inadequately conceptualized and relatively poorly developed. More work to bridge the gap between concept and application is needed before they are likely to be comfortably incorporated into the body of consumer education.

Response to Pressures for Change

In using texts as a basis for analysis it must be recognized that texts, of necessity, change gradually. Textbook writers who are preparing material 2 years in advance of publication which they want to be useful for another 10 years cannot respond to social phenomena or educational approaches which are likely to be short-lived. Even after taking this into account it appears that consumer education has been only partially responsive to pressures for change.

The variations in the content of consumer education at particular points in time have been sufficiently great so that it is difficult to identify many clear-cut trends. A few, however, can be observed. There have been some significant increases in coverage as a result of changes in spending patterns. The coverage of autos and transportation and of auto insurance has increased as has coverage of health services and health insurance. Social insurance has appeared as a major topic.

Certain more recent trends are not reflected, however. Household operating costs as a factor in housing choice are not adequately recognized; the rising costs of maintenance, taxes and utilities merit more attention than they have received. The implications of what appears to be a continuing upward trend in energy costs still is unrecognized.

Other broad social changes have been neglected. These include the effects of working wives on household income and spending. The fact that a majority of wives ages 18-44 are employed is not reflected in

the texts (U.S. Bureau of Labor Statistics 1977). The implications of this major social change for life and health insurance coverage, accumulation of time-saving appliances, housing choice, clothing needs, away-from-home food expenses, transportation costs and child-care costs and arrangements have remained largely unrecognized. On this topic, consumer education seems locked in the middle class world of 20 years ago.

Consumer education still has little to say about inflation despite its persistence throughout the post-World War II period. Even now, the most recent texts barely mention the topic. While textbook authors, along with the rest of our society, may be confused about the causes of inflation, its is not so difficult to explain its effect on consumers.

It appears that, in recent years, consumer education has remained relatively uninfluenced by the agenda of the consumer movement. While informational topics and legislation have been incorporated into texts, other concerns have not. Product safety issues have received little attention, perhaps because of the difficulty of finding an appropriate place to discuss them and the general neglect of all post-purchase factors. The issue of controlling corporate power has been largely ignored. This neglect is perhaps best explained as the result of the complexity of the topic and the middle-of-the-road political views of consumer educators.

The evidence also suggests that consumer education has been only partially successful in dealing with its own internal agenda - problems which its leadership has pointed out. The need for developing the area

of Choice-Making has been recognized for 40 years. It clearly is needed to round out the discussion of consumer decision-making and provide a philosophical base for the entire discipline. Despite this clear need, the area has not developed. This can, perhaps, be attributed to the absence of the needed conceptual framework. Recent conceptual advances may, however, provide a basis for new developments in this area. Their possible contributions merit investigation.

Despite Uhl's suggestion, almost a decade ago, that more discussion of public goods would be desirable (Uhl 1970b) there is no evidence of increased coverage of the area. Several factors undoubtedly contribute to this resistance. The first is preference for concrete topics over abstractions. Concrete topics are easier to teach - and most consumer education teachers are acutely conscious that they are not fully prepared to deal with the wide range of topics which could be included under the label "Consumer Education." Broad theoretical areas such as choice-making, public goods, and the regulation of corporate power cannot be mastered or shaped into a lesson so quickly as more familiar and concrete topics.

The desire to avoid controversy also may have contributed to the neglect of choice-making, public goods and governmental regulation. Consumer education's willingness to deal with controversial topics has varied over the years. The political-social environment has not always encouraged critical examination of our institutions and values. The willingness to deal with social problems which appeared in the 1930's was something of a new phenomenon. Such examinations were rare in earlier years. Pressures for national unity discouraged consideration

of controversial topics in the 1940's and 1950's. Not until the 1960's did the social climate again encourage the examination of problem areas. It should be recognized that external threats could return us to the atmosphere of the 1940's and 1950's again.

Despite the disheartening evidence of unresponsiveness in the curriculum of consumer education, there are some hopeful signs. Some changes in the content of consumer education seem to represent a shift to its own priorities and away from the influence of business education. The decline in the number of pages devoted to Savings and Investment, to Life Insurance and to Credit are evidence of this shift.

The Knowledge - Action Gap

Education has behavioral change as its goal. The consumer education curriculum has not, however, been organized in such a way as to best encourage such change. Emphasis typically has been given to information, rather than to process. We have communicated information, but have not done so well in teaching the process of using it. To more effectively teach process, it would be desirable to organize topics within a process framework, such as that proposed by Patricia Murphy in her Spiral Process. Up to now, process has been taught mostly with end-of-chapter projects. More explicit text coverage seems desirable.

It is well-known in social science that even though people have useful knowledge, they do not always act on it. While we do not fully understand the reasons for this knowledge-action gap, we have some ideas about the factors involved. If consumer education is, in fact, concerned about producing action it should begin to consider how it can take account of these factors.

One factor in the knowledge-action gap is the failure to understand the consequences of a particular course of action. It is difficult to motivate students if the reasons for a particular course of action are unclear. Consequences are seldom discussed in consumer education; it is difficult to understand why. Another factor which may interfere with action is distaste for the instrumental acts which are necessary for attaining a particular goal. In consumer education, such instrumental acts as information gathering and evaluation, and budgeting are emphasized. We need to find ways to increase the use of these techniques, perhaps both by making them simpler and easier and also by emphasizing the importance of the goal which is sought.

We need, however, to go further and convince students of the efficacy of action. Some students, especially those from lower-income families may doubt they really have much control over what happens to them. Consumer education cannot succeed unless we can convince them they have meaningful control over their lives and can reduce the harmful effects of fatalism and apathy.

A further step may be useful in producing behavioral change. This is providing needed social support for new behaviors. Every teacher knows that if students are rewarded in their attempts to apply what they have learned, behavioral change is more likely. To produce the kind of behavioral changes needed to make consumer education effective may require something more than the usual reinforcement techniques. Active classroom discussion of experiences in trying to apply concepts with reinforcement from teachers and classmates would be one way to do this.

Filling the Gaps in Consumer Education

Many of the problems and gaps in the consumer education curriculum which have been identified in this study are relatively easily remedied. Omissions such as the neglect of the implications of rising utility costs, maintenance expenses and taxes for home purchase or the impact of working wives on family financial decisions can be inserted into the existing framework of consumer education without much difficulty. Other problems are somewhat more complex. There is a clear need to extend consideration of product choice beyond purchase to cover care and use, cost of operation, safety and environmental impact. This coverage can, perhaps, be added into existing chapters on Food, Clothing, Appliances, etc. It may be, however, that other approaches would be more effective and should be considered.

The problem of improving the treatment of such topics as public goods, governmental regulation, human capital and action for improving consumer protection is more difficult. The failure of these topics to find a place in consumer education seems to be a result of the absence of any clear perspective on their application. A good deal of conceptual and empirical work has been done on these topics in economics, sociology and political science. This work has not, however, been organized and translated into a form which makes it easily transferable to consumer education.

It probably is not reasonable, or even desirable to leave this task of organization and translation to textbook writers. They clearly have not performed well in this role in the past. Textbook

writers are essentially organizers and packagers of existing material. They typically do not have time to conceptualize broad new areas and may not have either the inclination or the requisite skills to do so. These same limitations probably also apply to curriculum development specialists. Instead, it may be more fruitful to look to experienced scholars with a feel for the needs of consumer education to prepare surveys of the work in these areas with emphasis on applications to consumer education. Such reviews could bridge the gap between the abstract theory and complex statistical analysis of other disciplines and the applied needs of consumer education.

This review of the development of the consumer education curriculum over the past 40 years suggests that it has been unresponsive in making needed changes. Many of the hopes and concerns of those in the consumer education field have not been dealt with. The implications of important social and economic trends have gone unrecognized. Some of the reasons for this are external constraints -- inadequate funding and numbers of personnel and lack of a conducive social-political climate. It appears, however, that the more serious problem is a lack of creativity, scholarship and leadership in the field of consumer education itself. As a discipline, we need to consider how serious some of the gaps noted above really are and what we can do about filling them.

APPENDIX

Analysis of Selected Textbooks

The analysis reported in this study is based on an examination of 15 selected high school consumer education texts published since 1938. The texts are listed in Table 1. Most were selected to represent major texts which were widely used in the 1938-1978 period. Factors used in identifying more widely used texts included the issuance of successive editions, reports of pioneer members of the profession and the report of textbook usage in Briggs' 1946 study (Briggs 1947, p. 138). In addition, two recent texts (Oppenheim, Morton and Rezny) were selected to represent the approaches of home economics and social studies.

All 15 texts are comprehensive and provide at least some coverage of all four fields of consumer education: Choice-Making, Financial Management, Buymanship and Consumer Citizenship. Material in the 15 texts was classified into 50 categories. The number of pages devoted to each of these topics was recorded. Only text material was recorded, end-of-chapter activities were not. The space devoted to an individual topic in the activities was assumed to be roughly proportional to the amount of space devoted to it in the chapter text. Coverage of a topic was recorded only if the space devoted to it exceeded a half-page.

The space devoted to a topic is reported by a page count rather than as a percentage of total pages. The texts examined varied in length, which suggests that percentages could have been appropriate for indicating relative emphasis on particular topics. The use of percentages would, however, have involved certain problems. Their use

would have obscured the comprehensiveness of the coverage given to a particular topic in texts of differing length. The use of percentages would seem to suggest that 10 pages in a 300 page book was the equivalent of 20 pages in a 600 page book. In addition, there was the problem that the small page counts for certain topics would have necessitated the use of percentages with several decimal places.

Topics within the category of Consumers in the American Economy were not further differentiated. A detailed analysis of this category did not seem necessary because of the recent comprehensive study of concepts in consumer and economic education (Inter America Research Associates 1977). Instead, attention was focussed on other aspects of Consumer Citizenship.

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